

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Adrian Eric Hales
Theresa Marie Hales
Debtors

Case No. 16-00419-HWV
Chapter 13

District/off: 0314-4
Date Rcvd: Mar 22, 2021

User: AutoDocke
Form ID: 3180W

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Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Adrian Eric Hales, Theresa Marie Hales, 2832 Highland Ridge Road, Berkeley Springs, WV 25411-5510
4747527	++ AMERICAN CREDIT EXCHANGE, PO BOX 31622, LAS VEGAS NV 89173-1622 address filed with court:, American Credit Exchan, 5920 S Rainbow Blv, Las Vegas, NV 89118
4747531	+ Cc Waco/Financial Control Services, 105 Deanna, Robinson , TX 76706-5319
4747533	+ Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641
4747538	++ GOLD KEY CREDIT INC, PO BOX 15670, BROOKSVILLE FL 34604-0122 address filed with court:, Gold Key Credit, Attn: Bankruptcy, Po Box 15670, Brooksville, FL 34604
4747541	+ Keystone Credit Collec, 124 E Main St, Lock Haven, PA 17745-1323
4747545	+ Professional Account Management, 633 W Wisconsin Ave, Suite 600, Milwaukee, WI 53203-1907

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Mar 22 2021 22:53:00	Wollemi Acquisitions, LLC, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4747526	+ EDI: AFNIRECOVERY.COM	Mar 22 2021 22:53:00	Afni, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465
4747528	+ Email/Text: bankruptcy@cavps.com	Mar 22 2021 20:56:00	Calvary Portfolio Services, 500 Summit Lake Dr, Ste 400, Valhalla, NY 10595-2322
4747529	+ EDI: CAPITALONE.COM	Mar 22 2021 22:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4747530	+ EDI: CAPITALONE.COM	Mar 22 2021 22:53:00	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
4756129	EDI: CAPITALONE.COM	Mar 22 2021 22:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4747884	+ Email/Text: bankruptcy@cavps.com	Mar 22 2021 20:56:00	Calvary SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4747532	+ Email/Text: EGMABankruptcy@eversource.com	Mar 22 2021 20:56:00	Columbia Gas of MA, Re: Bankruptcy, Po Box 2025, Springfield, MA 01102-2025
4747535	+ EDI: DCI.COM	Mar 22 2021 22:53:00	Diversified Consultant, Dci, Po Box 551268, Jacksonville, FL 32255-1268
4747536	+ Email/PDF: ais.exeter.ebn@americaninfosource.com	Mar 22 2021 20:04:21	Exeter Finance Corp, Po Box 166008, Irving, TX 75016-6008
4796829	+ Email/PDF: ais.exeter.ebn@americaninfosource.com	Mar 22 2021 20:11:49	Exeter Finance Corp., P.O. Box 167399, Irving,

			TX 75016-7399
4750989	+ EDI: AISACG.COM	Mar 22 2021 22:53:00	Exeter Finance Corp., c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
4747537	+ Email/Text: bankruptcy@fnccbinc.com	Mar 22 2021 20:55:00	Fst Nat Coll, 610 Waltham Way, Sparks, NV 89437-6695
4747539	+ EDI: PHINHARRIS	Mar 22 2021 22:53:00	Harris & Harris, 111 W Jackson Blvd, Suite 400, Chicago, IL 60604-4135
4794885	EDI: JEFFERSONCAP.COM	Mar 22 2021 22:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4747540	EDI: JEFFERSONCAP.COM	Mar 22 2021 22:53:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
4747542	+ EDI: CAPIO.COM	Mar 22 2021 22:53:00	Law Offices of Mitchel Bluhm, 2222 Texoma, Sherman, TX 75090-2470
4747543	Email/Text: camanagement@mtb.com	Mar 22 2021 20:56:00	M & T Bank, Attn: Bankruptcy, 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
4780154	Email/Text: camanagement@mtb.com	Mar 22 2021 20:56:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
4747544	+ EDI: MID8.COM	Mar 22 2021 22:53:00	Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
4779823	+ EDI: MID8.COM	Mar 22 2021 22:53:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
4755807	EDI: Q3G.COM	Mar 22 2021 22:53:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
4755808	EDI: Q3G.COM	Mar 22 2021 22:53:00	Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788
4747546	+ EDI: DRIV.COM	Mar 22 2021 22:53:00	Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244
4752101	+ EDI: DRIV.COM	Mar 22 2021 22:53:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
5149853	+ EDI: AISACG.COM	Mar 22 2021 22:53:00	Wollemi Acquisitions, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5150581	+ EDI: AISACG.COM	Mar 22 2021 22:53:00	Wollemi Acquisitions, LLC c/o AIS Portfolio Servic, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5150580	+ EDI: AISACG.COM	Mar 22 2021 22:53:00	Wollemi Acquisitions, LLC c/o AIS Portfolio Servic, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Exeter Finance Corp., c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
cr	*+	Santander Consumer USA, Inc., PO Box 560284, Dallas, TX 75356-0284
cr	*+	Wollemi Acquisitions, LLC c/o AIS Portfolio Servic, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4964790	*+	Exeter Finance LLC, P.O. Box 167399, Irving, TX 75016-7399
4875383	*+	Santander Consumer USA, Inc., PO Box 560284, Dallas, TX 75356-0284
4747534	##+	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709-6172

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWeclf@pamd13trustee.com
Elliott B Weiss	on behalf of Debtor 1 Adrian Eric Hales ebweiss@chilitech.net ebw_plg2@yahoo.com;weisser83903@notify.bestcase.com
Elliott B Weiss	on behalf of Debtor 2 Theresa Marie Hales ebweiss@chilitech.net ebw_plg2@yahoo.com;weisser83903@notify.bestcase.com
Gail Lee Hills	on behalf of Debtor 1 Adrian Eric Hales gail.hills@ghillslaw.com gail.hills@ghillslaw.com;r59574@notify.bestcase.com
Gail Lee Hills	on behalf of Debtor 2 Theresa Marie Hales gail.hills@ghillslaw.com gail.hills@ghillslaw.com;r59574@notify.bestcase.com
James Warmbrodt	on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
Jason Brett Schwartz	on behalf of Creditor Exeter Finance Corp. JSchwartz@mesterschwartz.com
John F Goryl	on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
Joshua I Goldman	on behalf of Creditor M&T Bank josh.goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Thomas I Puleo	on behalf of Creditor M&T Bank tpuleo@kmllawgroup.com bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 12

Information to identify the case:

Debtor 1	Adrian Eric Hales	Social Security number or ITIN xxx-xx-9312
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Theresa Marie Hales	Social Security number or ITIN xxx-xx-2465
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 4:16-bk-00419-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Adrian Eric Hales

Theresa Marie Hales

3/22/21**By the court:** Henry W. Van Eck
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.